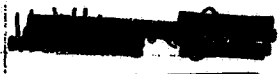


EXHIBIT 9

To

EXHIBIT H


Three problems with this sheet:

- 1) For an account with 87% in stocks, Linda described it as "balanced." This shows a lack of understanding. I have corrected this before - she should remember!
- 2) Using a taxable bond index for an acct w/ municipal bonds. Again, a lack ~~was~~ of understanding
- 3) She knows the client has made major withdrawals, but did not put together a list for the book. Should have anticipated this need.

GL 4/29/03

INVESTMENT REVIEW

Investment Advisory 108

October 16, 2002

Aggressive investment approach for long-term time horizon. Current allocation nearly 90% stocks for growth potential; 10% bonds for income and stability.

Portfolio Objectives
Balanced approach which combines equities for long-term growth and bonds for current income and account stability.
Long-term investment horizon.

Current Strategy
Large Cap stock asset class is represented by individual company names. Mid, Small and International asset classes are represented by mutual funds. Bond asset class is represented by tax exempt Virginia bonds.

	12/31/2000	12/31/2001	6/30/2002	9/30/2002	12/31/2002	3/31/2003
Historical Market Values	\$ 1,270,517	\$ 1,184,014	\$ 1,098,711	\$ 947,438	\$ 891,303	\$ 753,446
Act. No. 108						

Asset Class Time-Weighted Rates of Return through period ending 3/31/03

	1st Quarter thru 3/31/03	Annualized 1 Year	Annualized 3 Year	Annualized 5 Year	Annualized 7 Year
Total Account Act. No. 108	-3.63%	-19.09%	-11.75%	-3.17%	3.50%
Equities Act. No. 108	-4.31%	-25.56%	-15.69%	-4.83%	3.38%
Bonds Act. No. 108	0.66%	8.47%	6.71%	5.36%	N/A
S&P 500 Large Cap Index	-3.16%	-24.76%	-16.09%	-3.76%	5.59%
S&P 400 Mid Cap Index	-4.44%	-23.45%	-5.40%	3.27%	9.90%
S&P 600 Small Cap Index	-5.79%	-24.81%	-3.26%	-0.88%	6.28%
MSCI EAFE Index	-8.21%	-23.23%	-19.54%	-7.13%	-2.60%
MSCI Emerging Markets	-5.87%	-20.58%	-16.35%	-6.85%	-5.82%
Lehman Aggregate Index	1.39%	11.69%	9.81%	7.51%	7.76%

use a tax-fee index

87% stocks is not "balanced." Try the suggested wording.

Do a separate chart of his cash withdrawals back to for an SEI will run.

MEL/BLOZ 617

EXHIBIT 10

To

EXHIBIT H

EXHIBIT 11

To

EXHIBIT H

Landis Gregg L

From: Blozis Linda J
Sent: Thursday, April 24, 2003 8:22 AM
To: Landis Gregg L
Subject: RE: [REDACTED]

ok

Linda J. Blozis
Mellon
19G-0201
(302) 421-2208
blozis.lj@mellon.com

Bill thought the Baseline system could help with booklets, but he found out that upgrade was not ready yet. And so on 4/24

we told Linda she still needed to do the books.

-----Original Message-----

From: Landis Gregg L
Sent: Thursday, April 24, 2003 7:54 AM
To: Blozis Linda J
Cc: Becker William S
Subject: FOX

I spoke with Bill, and we will need you to prepare the [REDACTED] books in the same format as last time. Thank you.

Brendan spoke with Linda on 4/30/03. She had asked if Bill Becker's new team could prepare the [REDACTED] books. Bill thought that since Linda was assigned the task on 3/31/03, she should have already completed them. On 4/24 she acknowledged that it was her responsibility. Brendan called Rosemary and they will place Linda on final written warning.

EXHIBIT 12

To

EXHIBIT H

Landis Gregg L

From: Thomas Rosemary C
Sent: Wednesday, May 07, 2003 4:47 PM
To: Landis Gregg L; Gilmore Brendan M
Cc: Becker William
Subject: RE: Linda Blozis

Gregg, thank you for your update on this situation.

-----Original Message-----

From: Landis Gregg L
Sent: Wednesday, May 07, 2003 12:25 PM
To: Gilmore Brendan M
Cc: Thomas Rosemary C; Becker William
Subject: Linda Blozis

Brendan:

I know you met with Linda on Wednesday 4/30 to discuss the meeting booklets. Given the advance notice she had, plus her familiarity with the accounts, I believe you told her she needed to complete the books before leaving for vacation last week.

When I returned to the office from my DC business trip on Monday 5/5, I found that the books were not completed. Linda left for vacation on Friday 5/1. Pages were run, but not assembled. Maria met with me to discuss the order of the pages/sections and she is now working to complete the books.

While reviewing them, it became clear that Maria (not Linda) had created the pie charts and possibly other pages for the project. I appreciate her willingness to help, and am glad that she is learning more about our presentation books. But my impression was that you assigned the task of fully completing the books to Linda.

Today as Bill Becker reviewed the book, he discovered that Linda ran a market value history page that only went back 2 years in this long-term account relationship. This level of reporting would not be sufficient for the meeting. Bill remembered creating a page for earlier books that had history back to 1990, but Linda did not use that slide. Given the expanding role of our assistants, we expect them to know what should be included in presentation books - especially showing as much account history as is available. The correct page was located today in the Delaware computer drive, and we are placing it in the books.

I thought this information would be important as you consider Linda's recent job performance.

EXHIBIT 13

To

EXHIBIT H

Landis Gregg L

From: Kochis Paul M
Sent: Friday, May 09, 2003 5:15 PM
To: Landis Gregg L; Gilmore Brendan M
Cc: Thomas Rosemary C
Subject: RE: Linda Blozis

Rosemary, this is gross negligence or insubordination in my view. I do not understand why she can not be immediately terminated if she has no adequate answer to these serious errors, on top of what occurred last week. I think Gregg should call her and ask about these two items with Rosemary on the phone. Absent adequate explanation, I recommend that she be terminated next week upon her return.

-----Original Message-----

From: Landis Gregg L
Sent: Friday, May 09, 2003 5:07 PM
To: Gilmore Brendan M
Cc: Kochis Paul M; Thomas Rosemary C
Subject: Linda Blozis

You asked me to report the following issues regarding Linda's job performance that were uncovered this week while she was on vacation. You also asked me to copy Paul Kochis and Rosemary Thomas on this e-mail.

1. Following a teleconference with [REDACTED] to discuss the [REDACTED] family trusts (relationship paid \$300,000 in 2002) you sketched out an investment proposal and asked Linda to type it up send it to the client. The client called this week, having received only the purchases and not the sales. We found the file copy of the recommendation, and only the purchases were sent. On the computer system, we found the cover letter and the purchases, but not the sales. Thus, our recommendation was incomplete. The whole idea of the proposal was to recommend selling overweight positions as a risk reduction tool. In your handwritten notes, the sales and purchases were on the same page. This is typically how an investment recommendation is made. It is troubling that Linda does not know how to prepare an appropriate recommendation, especially when you gave her all of the information. All she needed to do was type it and put it in the envelope. Needless to say, this made Mellon look very unsophisticated to an important client who has much more money at other institutions, ties to the community, etc.
2. On Monday 4/7/03, I gave Linda a draft investment recommendation for the [REDACTED] account. This is something I worked on at home the previous weekend because I was concerned the co-trustee has not been getting sufficient attention. When I gave the program to Linda, I wrote three directions at the bottom and dated my comments. She was asked to: (a) read the file to make sure my recommendations were in line with the stated objectives, (b) run a porch analysis on the stocks, and (c) present the information to Bruce so that he could turn my work into a formal recommendation to the co-trustee. This week, when we were looking through Linda's pending work to see if we could find the [REDACTED] program mentioned above, I came across my 4/7/03 draft investment recommendation for the [REDACTED] account. It appeared as if no work was done. I called Bruce to see if Linda had spoken with him about the project, and she had not. A full month has passed since I did the preparatory work and gave it to Linda, and she has not followed through. This is a relatively small account and not one of the "A" or "B" level relationships in our office. But it is not Linda's job to decide that assigned work should be put off. I was concerned enough about the account to take time at home over a weekend to prepare the recommendation. Linda was simply asked to review the file, run a porch, and send the work to Bruce. Our goal for assistants is ultimately to have them making first-draft investment recommendations, but Linda has proven

incapable of even basic follow-up and time management. Her response will be that she has been busy with more important clients, but I find it inexcusable that this job did not get done in the past month.

I understand you will be placing Linda on final written warning next week, and will be asking Rosemary to help in the communication of this decision.

EXHIBIT 14

To

EXHIBIT H



INVESTMENT REVIEW

Trust 108

May 14, 2003

Portfolio Objectives

Long-term investment horizon.

Current Strategy

Large Cap: Tax exempt diversified stock model.
Mid Cap and International: Mutual Funds

Historical Market Values

Act. No.	10	12/31/1998	12/31/1999	12/31/2000	12/31/2001	12/31/2002	4/30/2003
		\$ 2,245,805	\$ 2,366,363	\$ 2,254,660	\$ 1,950,584	\$ 1,547,531	\$ 1,575,783

Asset Class Time-Weighted Rates of Return through period ending 4/30/03

Total Account

Act. No. 108367F4001

Equities

Act. No. 108367F4001

S&P 500 Large Cap Index

S&P 400 Mid Cap Index

MSCI EAFE Index

Year to Date	1 Year
ending 4/30/03	as of 4/30/03
2.44%	-14.30%

3.16%

-16.13%

4.82%

-13.30%

2.50%

-17.52%

-0.27%

-18.15%

Each page in this book shows account performance going back only 1 year. But the accts have been here since 1998. It is standard procedure to show the client as much history + performance as possible.

GL 5/13/03

MEL BLOZ 649

EXHIBIT 15

To

EXHIBIT H



Account Nos.

COMBINED INVESTMENT AND
 01R- (was 01R-) and 67N- (was 01R-)
 March 31, 2003

Asset Class Time-Weighted
 Rates of Return through
 period ending 03/31/03*

Total Account

Act. No. 01R-
 Act. No. 01R-
 Act. No. 01R-
 Act. No. 01R-
 Act. No. 01R-
 Act. No. 67N- (01R-)

Excluding Exxon Mobil

Equities

Act. No. 01R-
 Act. No. 01R-
 Act. No. 01R-
 Act. No. 01R-
 Act. No. 01R- (01R-)
 Act. No. 67N- (01R-)

Excluding Exxon Mobil

S & P 500 (Large Cap)
 S & P 400 (Mid Cap)
 S & P 600 (Small Cap)
 MSCI Emerging Markets
 MSCI EAFE Index
 LB Muni Index 7 Year

Linda:

We should be reporting 2003
 gains/losses. Please double-check
 and correct. This came out in
 the meeting & needs to be fixed.
 E-mail updated page to Caleb/Peggy.
 GL 5/13/03

Year	thru	Year	thru
-1.	-1.	75%	75%
-1.	-1.	63%	63%
-1.	-1.	54%	54%
-2.	-2.	35%	35%
-3.	-3.	63%	63%
-1.	-1.	01%	01%
-4.	-4.	09%	09%
-1.	-1.	49%	49%
-2.	-2.	82%	82%
-3.	-3.	20%	20%
-3.	-3.	59%	59%
-3.	-3.	71%	71%
-2.	-2.	17%	17%
-3.	-3.	59%	59%
-4.	-4.	90%	90%
-4.	-4.	28%	28%
-5.	-5.	82%	82%
-5.	-5.	26%	26%
-8.	-8.	13%	13%
1.	1.	28%	28%

L/T Losses

L/T Gains

S/T Gains	S/T Losses	L/T Gains	L/T Losses
\$ -	\$ -	\$ 2,809.50	\$ -
\$ -	\$ (2,520.70)	\$ 2,504.98	\$ -
\$ 2,571.29	\$ (4,850.25)	\$ 86,400.04	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -

2002 Gains (Losses) - Federal

Act. No. 01R-L007
 Act. No. 01R-L015
 Act. No. 01R-L072
 Act. No. 01R-L080
 Act. No. 67N-800 (01R-L122)

Performance Measurement initiated 1/31/91

EXHIBIT 16

To

EXHIBIT H

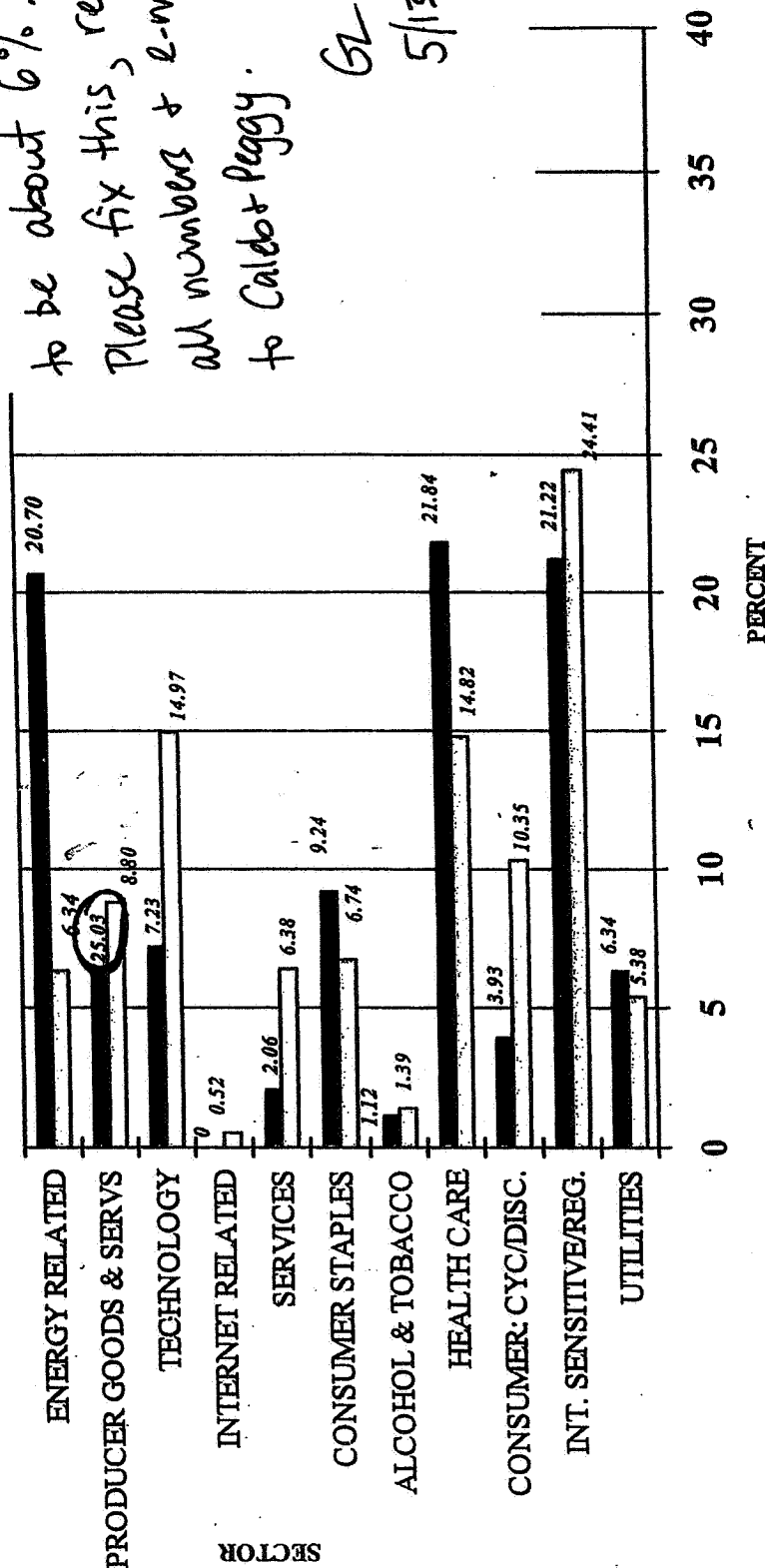


Trust Account Nos. 01R-~~XXXX~~, 01R-~~XXXX~~, 0
 01R-~~XXXX~~ and 67N-~~XXXX~~ (was 01R-~~XXXX~~)
 COMBINED EQUITY DIVERSIFICATION FOR INDIVI

Linda:

The label on the
 producer goods line
 is wrong. It says
 25.03% but appears
 to be about 6%.
 Please fix this, re-check
 all numbers & e-mail
 to Caldo + Peggy.

GL
 5/13/03



■ PORTFOLIO □ S & P 500

MELBLOZ 652